



Order Filed on August 6, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Secured Creditor:
M&T Bank

In Re:
Nakera Tameka Sherman-Belin aka Nakera
Sherman-Belin, aka Nakera T Sherman- Belin, aka
Nakera T Belin, aka Nakera T Sherman, aka Nakera
Sherman, aka Nakera Belin
Debtor

Case No.: 25-13800 VFP

Hearing Date: 8/7/2025 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: August 6, 2025

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Nakera Tameka Sherman-Belin aka Nakera Sherman-Belin, aka Nakera T Sherman- Belin, aka Nakera T Belin, aka Nakera T Sherman, aka Nakera Sherman, aka Nakera Belin
Case No.: 25-13800 VFP
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, holder of a mortgage on real property located at 1205- 09 Central Avenue, Plainfield, NJ, 07060, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Brian Gregory Hannon, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to sell the property by November 1, 2025; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor may seek to extend the deadline for the sale via modified plan, and Secured Creditor reserves its right to object to same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular payments in accordance with the terms of the note and mortgage to Secured Creditor while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee shall not make payments on the arrearage claim while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to any pre- or post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff amount of Secured Creditor's claim is to be calculated under applicable state law, and per the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale is unsuccessful, Debtor shall modify the plan to otherwise address this claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.